On obtaining the answers to requisitions, the purchaser's solicitor will send a copy to the mortgagee's solicitor to see if they satisfy the latter—particularly with reference to the questions specially raised by him thereon, and also to see if the mortgagee's solicitor requires to raise any further questions arising out of the answers. He also sends the mortgagee's solicitor the draft conveyance or assignment for his observations thereon.

The mortgagee's solicitor will attend the completion and bring the mortgage money with him. He will pay this over and take the title-deeds, the insurance policy, the assignment or conveyance (duly executed), and the mortgage executed by the purchaser. He will see that the mortgagee's name appears on the endorsement of the insurance policy, which he will himself send to the insurance company for them to note the changes of interest, and he will see that the purchaser-mortgagor pays his costs of the mortgage. If the conveyance or assignment has not been stamped with the appropriate conveyance duty stamp, the mortgagee's solicitor will either get the purchaser's solicitor to give him an undertaking to have same stamped

and handed over to him within, say, 7 days, or else obtain the cash for the conveyance duty from the purchaser's solicitor and subsequently have the deed stamped himself.

Where the mortgage is on a property already owned by the proposed mortgagor, the whole business of investigating the title has to be gone through in the same way as on a purchase. The necessity for this must be apparent. No one should lend money on property without first inquiring